

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-33830-JKS  
Chapter: 7  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joselien JOSEPH  
21 Ridgehurst Road  
West Orange, NJ 07052

Magalie JOSEPH  
21 Ridgehurst Road  
West Orange, NJ 07052

Social Security No.:

xxx-xx-5569

xxx-xx-1178

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 6, 2018

JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joselien JOSEPH  
 Magalie JOSEPH  
 Debtors

Case No. 17-33830-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Mar 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2018.

db/jdb  
 cr  
 517298235 +Joselien JOSEPH, Magalie JOSEPH, 21 Ridgehurst Road, West Orange, NJ 07052-5717  
 +AmeriCredit Financial Services, Inc, dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
 P.O Box 183853, Arlington, TX 76096)  
 517196197 Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045  
 517196198 American Express, PO Box 981535, El Paso, TX 79998-1535  
 517196200 +Arthur C. Tutela, MD, 347 Mount Pleasant Avenue, West Orange, NJ 07052-2745  
 517196201 +Calypso Leslie, 602 Mount Pleasant, West Orange, NJ 07052-1407  
 517196202 Chase, PO Box 15548, Wilmington, DE 19886-5648  
 517196203 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517196204 +Client Services, Inc., 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816  
 517196205 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641  
 517196207 +Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
 517196209 First Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412  
 517196211 +First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155  
 517196212 +GMAC Financial/AmeriCredit, PO Box 183853, Arlington, TX 76096-3853  
 517196213 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 517196215 +Joel W. Levitt, MD, 769 Northfield Road, Suite L12, West Orange, NJ 07052-1198  
 517196216 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 517196221 Remex Revenue Management, 307 Wall Street, Princeton, NJ 08540-1515  
 517196222 Retro Fitness, PO Box 6800, North Little Rock, AR 72124-6800  
 517196224 +Sacks Orthodontics, 41 North Livingston Avenue, Livingston, NJ 07039-2112  
 517196226 Santander Consumer USA, Inc., Attn. Bankruptcy, PO Box 560284, Dallas, TX 75356-0284  
 517196227 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 517196228 Service Finance Company, LLC, 550 South Federal Highway, Suite 200, Boca Raton, FL 33432  
 517226205 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517196229 State Farm Bank, PO Box 2328, Bloomington, IL 61702-2328  
 517196231 Synchrony Bank/Home Design, Attn. Selip & Stylianou, LLP, 199 Crossways Park Drive,  
 PO Box 366, Woodbury, NY 11797-0366  
 517196234 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, PO Box 15012,  
 Chandler, AZ 85244-5012)  
 517196235 Urology Group of NJ LLC, 741 Northfield Avenue, West Orange, NJ 07052-1174  
 517196236 +Victoria's Secret/Comenuty Bank, PO Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 07 2018 00:36:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 07 2018 00:36:54 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Mar 07 2018 00:33:25  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517196199 E-mail/Text: legal@arsnational.com Mar 07 2018 00:36:46 ARS National Services, Inc.,  
 PO Box 463023, Escondido, CA 92046-3023  
 517196206 +E-mail/Text: compliance@contractcallers.com Mar 07 2018 00:37:55 Contract Callers, Inc.,  
 501 Greene Street, Suite 301, Augusta, GA 30901-4402  
 517196208 +E-mail/Text: data\_processing@fin-rec.com Mar 07 2018 00:36:46  
 Financial Recovery Services, Inc., PO Box 4115, Concord, CA 94524-4115  
 517196214 E-mail/Text: collections@jeffersonassociates.com Mar 07 2018 00:37:04 Jefferson Associates,  
 PO Box 416, Fords, NJ 08863-0416  
 517196217 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 07 2018 00:52:02  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541  
 517196218 E-mail/Text: bankruptcy@pseg.com Mar 07 2018 00:36:14 PSE&G, PO Box 490,  
 Cranford, NJ 07016-0490  
 517196220 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 07 2018 00:37:19 Quicken Loans, Inc.,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 517196223 +E-mail/Text: bk@rgsfinancial.com Mar 07 2018 00:36:16 RGS Financial, Inc.,  
 1700 Jay Eli Drive, Suite 201, Richardson, TX 75081-1600  
 517196230 E-mail/PDF: gecsedirecoverycorp.com Mar 07 2018 00:33:40 Synchrony Bank,  
 Attn. Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
 517198715 +E-mail/PDF: gecsedirecoverycorp.com Mar 07 2018 00:33:41 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517196233 E-mail/PDF: gecsedirecoverycorp.com Mar 07 2018 00:33:10 Synchrony Bank/Old Navy,  
 Attn. Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 14

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Mar 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517196210\* First Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412  
517196219\* PSE&G, PO Box 490, Cranford, NJ 07016-0490  
517196225\* +Sacks Orthodontics, 41 North Livingston Avenue, Livingston, NJ 07039-2112  
517196232\* Synchrony Bank/Home Design, Attn. Selip & Stylianou, LLP, 199 Crossways Park Drive,  
PO Box 366, Woodbury, NY 11797-0366

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2018 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
John A. Lipowski on behalf of Debtor Joselien JOSEPH jall001@aol.com  
John A. Lipowski on behalf of Joint Debtor Magalie JOSEPH jall001@aol.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6